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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Broadbent et al. Art Unit : 3621
Serial No. : 09/645,217 Examiner : Cheung, M.
Filed : August 24, 2000
Title : METHOD AND APPARATUS FOR A MORTGAGE LOAN
ORIGINATOR COMPLIANCE ENGINE

Commissioner for Patents
P.O. Box: 1450
Alexandria, VA 22313-1450

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REPLY UNDER 37 C.F.R. § 1.111

This communication is responsive to the non-final Office Action mailed June 18, 2003.

A. INTRODUCTORY COMMENTS

This Reply requests reconsideration and allowance in view of the following amendments and remarks. Upon entry of this Reply, claims 1-17 will be pending in this application with claims 1, 7, 11, 12, and 15 being independent. Support for the claims can be found throughout the specification. No new matter has been added.